

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPL. NO.: 10/041,946 ART UNIT: 3696
APPLICANTS: James H. Wolfston, Jr., et al. EXAMINER: Ojo O. Oyebisi
FILING DATE: January 07, 2002
TITLE: Coordination of Independent Billing and Liquidity Providers to Facilitate Electronic Payments

Commissioner for Patents
P.O. Box 1450
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RESPONSE TO NON-FINAL OFFICE ACTION

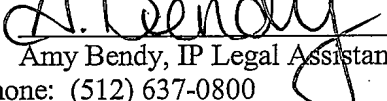
In response to the January 7, 2010, Office Action, Applicants respond as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.

CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence in being transmitted to the United States Patent and Trademark Office on April 30, 2010.

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